



State Corporation Commission
Division of Securities & Retail Franchising
1300 East Main Street
Richmond, Virginia 23219



FREE Admission!

You're Invited!

Nickel & Dime

Your Way to Wealth:

Building Wealth

on Any Income

Thursday, October 13, 2005
Holiday Inn Tanglewood
4468 Starkey Road
Roanoke, Virginia

Free parking available on site



Investors Town Hall Meeting

Thursday, October 13, 2005

5:00 - 5:30 p.m. Registration

5:30 - 6:30 p.m. Nickel & Dime Your Way to Wealth: Building Wealth on Any Income

Every day, millions of people wake up believing they have no chance of ever achieving financial security. Author and financial commentator Deborah Owens shares how one caller to her radio show accumulated a small fortune with a small income and minimal education. She will share the specific principles that everyone can use to change their behavior in order to create wealth.

6:30 - 7:00 p.m. Complimentary Refreshments

7:00 - 7:45 p.m. Stories Behind a Roanoke Area Fraud Headline

Meet the people behind the headlines of the recent William Thomas Warren criminal fraud case and hear their stories. Presenters will include Assistant U.S. Attorney Jennie Waering, State Corporation Commission Investigator Tom Bayly, and investor witness Morgan Colebrook.

8:00 - 9:00 p.m. Seminars

(choose one)

- **Path to Investing - Investing Essentials** - Learn the principles you should follow to avoid the most common mistakes investors make. *Presented by Securities Industry Association*
- **Choosing an Annuity** - Gain an understanding of what an annuity is, its advantages and disadvantages, and how to shop for the annuity to meet your needs. *Presented by Virginia SCC Bureau of Insurance*
- **Understanding Mutual Funds** - Find out the questions to ask before buying a mutual fund so you can choose the one that matches your goals. *Presented by Investment Company Institute*

Admission is Free! Seating is Limited. RSVP Today!

by phone: **804-371-9051** or email: **investoreducation@scc.virginia.gov**

**FREE
TOTE**
full of
materials!



Please specify seminar:

8:00 - 9:00 p.m.

- Path to Investing - Investing Essentials
- Choosing an Annuity
- Understanding Mutual Funds